

## Information to identify the case:

Debtor 1:	<b>Rachel G. Bonner</b>	Social Security number or ITIN:	xxx-xx-2209
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/27/17
Case number:	17-31764-JNP	Date case converted to chapter:	7 3/5/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rachel G. Bonner	
2. All other names used in the last 8 years		
3. Address	6 Fieldcrest Dr. Elmer, NJ 08318	
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 3/12/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>April 9, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/8/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rachel G. Bonner  
 Debtor

Case No. 17-31764-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db +Rachel G. Bonner, 6 Fieldcrest Dr., Elmer, NJ 08318-4187  
 517340511 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 517144699 +GLELSI/Key Education Res, 2401 International Lane, Madison, WI 53704-3121  
 517144703 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
 Trenton, NJ 08625-0112  
 517144705 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245,  
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 517144704 Shapiro & Denardo, LLC, 14000 Commerce Parkway Ste B, Princeton, NJ 08540  
 517211610 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517323134 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mylawyer7@aol.com Mar 12 2018 23:58:44 Seymour Wasserstrum,  
 Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360

tr +EDI: QJDMARCHAND.COM Mar 13 2018 03:23:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2018 23:59:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 12 2018 23:59:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517144697 EDI: WFNNB.COM Mar 13 2018 03:23:00 Comenity Bank/Nwyrk&Co, PO Box 182789,  
 Columbus, OH 43218-2789  
 517144698 +EDI: RCSFNBMARIN.COM Mar 13 2018 03:23:00 Credit One Bank, PO BOX 98873,  
 Las Vegas, NV 89193-8873  
 517144702 EDI: IRS.COM Mar 13 2018 03:23:00 Internal Revenue Service, P.O. Box 744,  
 Special Procedure Branch, Springfield, NJ 07081  
 517357235 EDI: RESURGENT.COM Mar 13 2018 03:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517343516 EDI: Q3G.COM Mar 13 2018 03:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517144706 +EDI: RMSC.COM Mar 13 2018 03:23:00 Synccb/Jc Penney, Po Box 965007,  
 Orlando, FL 32896-5007  
 517146841 +EDI: RMSC.COM Mar 13 2018 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517144707 EDI: TFSR.COM Mar 13 2018 03:23:00 Toyota Financial Services, P.O.Box 5855,  
 Carol Stream, IL 60197-5855  
 517207554 +EDI: WFFC.COM Mar 13 2018 03:23:00 Wells Fargo Bank, N.A., Attention Payment Processing,  
 MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001  
 517144708 +EDI: WFFC.COM Mar 13 2018 03:23:00 Wells Fargo Home Mortgage, PO Box 14591,  
 Des Moines, IA 50306-3591

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517144701\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
 517144700\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517144696 ##+Capital Bank, 2755 Philmont Avenue, Huntingdon Valley, PA 19006-5321

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Mar 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,  
njbankruptcynotifications@logs.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Rachel G. Bonner mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5